# Case 19-11327-RG Doc 64 Filed 04/11/24 Entered 04/12/24 00:14:13 Desc Imaged Certificate of Notice Page 1 of 5

Information	n to identify the case:	
Debtor 1	Deborah A. Darby	Social Security number or ITIN xxx-xx-5588
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Ba	ankruptcy Court District of New Jersey	
Case number:	19-11327-RG	

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A. Darby

4/9/24

By the court: Rosemary Gambardella

United States Bankruptcy Judge

#### **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-11327-RG Deborah A. Darby Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 3 Form ID: 3180W Total Noticed: 23 Date Rcvd: Apr 09, 2024

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db	+ Deborah A. Darby, 258 Trumbull Street, Elizabethport, NJ 07206-2116
517981038	+ Dept. of Housing and Urban Development, Attn: C&L Servicies Corp., 2488 E. 81st Street, Suite 700, Tulsa, OK 74137-4267
517981041	+ Majestic Lake, 635 East Highway 20, Upper Lake, CA 95485-8793

#### TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID smg		Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
C			Apr 09 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg		Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 09 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+	Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS CITRON, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+	Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	+	EDI: AIS.COM	Apr 10 2024 00:40:00	Synchrony Bank by AIS InfoSource, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
517981037		Email/Text: ebnnotifications@creditacceptance.com	Apr 09 2024 20:43:00	Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034
517981035	+	EDI: CAPITALONE.COM	Apr 10 2024 00:40:00	Capital One, Po Box 6492, Carol Stream, IL 60197-6492
518045039	+	EDI: AIS.COM	Apr 10 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517981039	+	EDI: DISCOVER	Apr 10 2024 00:40:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
517993750		EDI: DISCOVER	Apr 10 2024 00:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517981040		EDI: IRS.COM	Apr 10 2024 00:40:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
518017289	+	Email/Text: nsm_bk_notices@mrcooper.com	Apr 09 2024 20:43:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
520169514	+	Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
518011881	+	Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, C.O., RAS Citron, LLC, 130 Clinton Road, Suite 202,

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			Fairfield, NJ 07004-2927
517981042	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 09 2024 20:43:00	Nationstar Mortgage, LLC, dba Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
517981043	+ Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517981044	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 09 2024 20:43:00	Sunrise Credit Service, Inc, Po Box 9100, Farmingdale, NY 11735-9100
517983733	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Synchrony Bank, Attn: AIS InfoSource, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518136764	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517981045	+ EDI: SYNC	Apr 10 2024 00:40:00	Walmart, Po Box 530927, Atlanta, GA 30353-0927

TOTAL: 20

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID<br/>517981036Bypass Reason<br/>\*+Name and Address<br/>Capital One, Po Box 6492, Carol Stream, IL 60197-6492518149627\*+Synchrony Bank, Attn: AIS InfoSource, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2024 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) listed below:

The following persons/entities were sent notice inrough the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) in		
Name	Email Address	
Aleisha Candace Jennings	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ajennings@raslg.com	
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com	
Bruce W. Radowitz	on behalf of Debtor Deborah A. Darby torreso78@gmail.com r45676@notify.bestcase.com	
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmllawgroup.combkgroup@kmllawgroup.com	
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com	

Laura M. Egerman

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on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER laura.egerman@mccalla.com

mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Shauna M Deluca

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12